

**Fill in this information to identify the case:**

Debtor 1 Alvin Eugene Musser

Debtor 2 Sandra June Musser

United States Bankruptcy Court for the: Southern District of Indiana

Case number : 16-08588-JMC-13

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

<b>Name of creditor:</b>	<u>NewRez LLC d/b/a Shellpoint Mortgage Servicing</u>	<b>Court claim no.</b>	<u>13</u>
<b>Last 4 digits of any number you use to identify the debtor's account:</b>	<u>6102</u>	<b>Date of payment change:</b>	<u>06/01/2021</u>
		Must be at least 21 days after date of this notice	
		<b>New total payment:</b>	<u>\$609.47</u>
		Principal, interest, and escrow, if any	

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$122.70New escrow payment: \$132.58**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current Principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Alvin Eugene Musser  
 First Name Middle Name Last Name

Case number (if known) 16-08588-JMC-13

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

I am the creditor.

I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Mary Vitartas

Signature

Date 04/19/2021

Print: Mary Vitartas

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 19th day of April, 2021.

/S/ Mary Vitartas

---

MARY VITARTAS  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[PLGinquiries@padgettlawgroup.com](mailto:PLGinquiries@padgettlawgroup.com)  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 16-08588-JMC-13)**

Debtor

Alvin Eugene Musser  
160 E Stone Bluff Rd  
Veedersburg, IN 47987-8440

Co-Debtor

Sandra June Musser  
160 E Stone Bluff Rd  
Veedersburg, IN 47987-8440

Attorney

Jerry L Paeth  
309 N. 5th st.  
Lafayette, IN 47901

Trustee

John Morgan Hauber  
Office of John M. Hauber, Chapter 13 Trustee  
320 N. Meridian St., Ste. 200  
Indianapolis, IN 46204

US Trustee

U.S. Trustee  
Office of U.S. Trustee  
101 W. Ohio St.. Ste. 1000  
Indianapolis, IN 46204



SANDRA J MUSSER  
ALVIN E MUSSER  
160 E STONE BLUFF RD  
VEEDERSBURG IN 47987

Analysis Date: March 31, 2021  
Loan: [REDACTED]

Property Address:  
160 E STONE BLUFF RD  
VEEDERSBURG, IN 47987

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Jun 01, 2021	Prior Esc Pmt	July 01, 2020	Escrow Balance Calculation
P & I Pmt:	\$476.89	\$476.89*	P & I Pmt:	\$476.89	Due Date: March 01, 2021
Escrow Pmt:	\$122.70	\$132.58	Escrow Pmt:	\$122.70	Escrow Balance: \$698.87
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$368.10
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$97.92
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$599.59	\$609.47	Total Payment	\$599.59	Anticipated Escrow Balance: \$969.05

Shortage/Overage Information	Effective Jun 01, 2021	Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 239.64. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 239.64 or 1/6 of the anticipated payment from the account.
Upcoming Total Annual Bills	\$1,437.84	
Required Cushion	\$239.64	
Required Starting Balance	\$1,122.18	
Escrow Shortage	-\$153.13	
Surplus	\$0.00	

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from June 2020 to May 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance Required	Actual
	Anticipated	Actual	Anticipated	Actual			
Jun 2020	122.70	222.70			Starting Balance	1,153.91	711.79
Jul 2020	122.70				*	1,276.61	934.49
Aug 2020	122.70	122.70	1,276.60		*	1,399.31	934.49
Sep 2020	122.70	122.70			* Hazard	245.41	1,057.19
Sep 2020	122.70	122.70			1,242.00	368.11	1,179.89
Oct 2020	122.70	122.70			* Hazard	368.11	(62.11)
Oct 2020	122.70	122.70				490.81	60.59
Nov 2020	122.70	122.70	97.92		97.92 * County Tax	490.81	(37.33)
Dec 2020	122.70	122.70			* County Tax	515.59	85.37
Jan 2021	122.70	122.70				638.29	208.07
Feb 2021	122.70	122.70				760.99	330.77
Mar 2021	122.70	122.70				883.69	453.47
Apr 2021	122.70				*	1,006.39	576.17
May 2021	122.70		97.92		* County Tax	1,129.09	576.17
					Anticipated Transactions	1,153.87	576.17
					County Tax	1,153.87	576.17
May 2021		368.10 <sup>P</sup>		97.92			846.35
	\$1,472.40	\$1,572.40	\$1,472.44	\$1,437.84			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Analysis Date:

March 31, 2021

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	969.05	1,122.18
Jun 2021	119.82			1,088.87	1,242.00
Jul 2021	119.82			1,208.69	1,361.82
Aug 2021	119.82	1,242.00	Hazard	86.51	239.64
Sep 2021	119.82			206.33	359.46
Oct 2021	119.82			326.15	479.28
Nov 2021	119.82	97.92	County Tax	348.05	501.18
Dec 2021	119.82			467.87	621.00
Jan 2022	119.82			587.69	740.82
Feb 2022	119.82			707.51	860.64
Mar 2022	119.82			827.33	980.46
Apr 2022	119.82			947.15	1,100.28
May 2022	119.82	97.92	County Tax	969.05	1,122.18
	\$1,437.84	\$1,437.84			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 969.05. Your starting balance (escrow balance required) according to this analysis should be \$1,122.18. This means you have a shortage of 153.13. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be 1,437.84. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$119.82
Surplus Reduction:	\$0.00
Shortage Installment:	\$12.76
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$132.58

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$596.71 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826